



## 2015 Summary of Monthly Insurance Premiums

Full time employees are eligible for benefits. \*Effective January 1, 2015 employees are eligible for a 10% incentive if you are smoke & tobacco free.

### Anthem Medical

PPO	City Pays	Employee with incentive	City Pays	Employee without incentive
Single	\$ 414.00	\$141.00	\$ 400.00	\$155.00
Single + 1 Child	\$ 671.00	\$226.00	\$ 648.00	\$249.00
Single + Spouse	\$ 867.00	\$300.00	\$ 837.00	\$330.00
Family	\$ 1140.00	\$380.00	\$ 1102.00	\$418.00
HEALTHKEEPERS	City Pays	Employee with incentive	City Pays	Employee without incentive
Single	\$ 419.00	\$ 73.00	\$ 412.00	\$ 80.00
Single + 1 Child	\$ 682.00	\$116.00	\$ 670.00	\$128.00
Single + Spouse	\$ 880.00	\$158.00	\$ 864.00	\$174.00
Family	\$ 1158.00	\$193.00	\$ 1138.00	\$213.00
Lumenos Health Savings Plan	City Pays	Employee with incentive	City Contribution to HSA	Employee without incentive
Single	\$ 380.00	\$ 0	\$ 38.00	\$ 7.00
Single + 1 Child	\$ 615.00	\$ 0	\$ 65.00	\$12.00
Single + Spouse	\$ 801.00	\$ 0	\$ 78.00	\$16.00
Family	\$ 1043.00	\$ 0	\$112.00	\$20.00

### Delta Dental

PPO + Premier	City Pays	Employee Pays
Single	\$20.00	\$ 7.00
Single + 1	\$36.00	\$13.00
Family	\$63.00	\$22.00

### VSP

Vision	City Pays	Employee Pays
Single	\$0.80	\$ 8.00
Single + 1	\$0.80	\$13.00
Family	\$0.80	\$23.00

\*Please refer to the Personnel Administrative Manual 1403 for policy guidelines.

## Fitness Centers for Active Full-Time Employees

Peninsula Metropolitan YMCA		Employee Pays
Single		\$30.00
Single + Spouse		\$50.00
One Adult + Children		\$53.00
Family		\$58.00
Community Single	Additional locations	\$63.00
Community Family	Additional locations	\$91.00
One Life Fitness		Employee Pays
Single		\$27.00
Single + Spouse		\$52.00
Riverside Wellness & Fitness Center		Employee Pays
Single		\$27.00
Single + Spouse		\$52.00

## Short Term Disability

The City of Newport News provides employee with the option to purchase a Short Term Disability (STD) Benefit. The benefit would provide 50% income replacement of their weekly salary.

$$\begin{array}{ccccccc}
 \$ & \div & 52 & = & \$ & \div 10 = & \times \$0.103 = \$ \\
 \hline
 \text{Annual Salary} & & \text{52 Weeks} & & \text{Weekly Earnings} & & \text{\# of \$10 units} & & \text{Monthly Rate} & & \text{Monthly Cost For Short Term Disability}
 \end{array}$$

## Long Term Disability

The City of Newport News provides a Core Long Term Disability (LTD) Benefit, 40% of monthly income replacement, to all their employees at no cost. The City also allows employees to purchase additional LTD coverage; up to 50% of monthly payroll.

Plan	Monthly Rate per \$100 of monthly earnings
Buy-up Plan	\$0.106

## Buy-Up Plan Calculation

$$\begin{array}{ccccccc}
 \$ & \div & 12 & = & \$ & \div 100 = & \times \$0.106 = \$ \\
 \hline
 \text{Annual Salary} & & \text{12 Months} & & \text{Monthly Earnings} & & \text{\# of \$100 units} & & \text{Monthly Rate} & & \text{Monthly Cost For Buy-up}
 \end{array}$$